

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DONALD L YOHO
ROXANNE L YOHO
Debtor(s)

Case No. 16-22380JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2016.
- 2) The plan was confirmed on 08/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2020.
- 5) The case was discharged under U.S.C. § 1328(b) on 01/01/1900.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,170.99.
- 10) Amount of unsecured claims discharged without payment: \$40,979.33.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$149,930.49
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$149,930.49

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,599.42
Court Costs \$0.00
Trustee Expenses & Compensation \$6,968.16
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,567.58

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	21,174.84	20,215.36	0.00	0.00	0.00
BANK OF AMERICA NA**	Unsecured	3,038.78	3,256.30	3,256.30	945.12	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	741.49	665.11	665.11	193.05	0.00
CAPITAL ONE NA**	Unsecured	391.69	521.06	521.06	151.24	0.00
DISCOVER BANK(*)	Unsecured	6,771.38	7,104.94	7,104.94	2,062.19	0.00
FREEDOM MORTGAGE CORP	Secured	214,482.32	217,159.67	0.00	84,929.21	0.00
FREEDOM MORTGAGE CORP	Secured	0.00	8,673.07	8,673.07	8,673.07	0.00
FREEDOM MORTGAGE CORP	Priority	0.00	1,150.00	575.00	575.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	4,196.25	3,508.23	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	3,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	236.62	236.62	68.68	0.00
INTERNAL REVENUE SERVICE*	Priority	1,117.96	791.37	791.37	791.37	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,370.68	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,516.35	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	6,414.18	6,474.71	6,474.71	1,879.24	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	5,383.81	5,280.92	5,280.92	1,532.77	0.00
MIDLAND FUNDING LLC	Unsecured	281.72	413.38	413.38	119.98	0.00
MIDLAND FUNDING LLC	Unsecured	3,267.26	3,471.49	3,471.49	1,007.59	0.00
MIDLAND FUNDING LLC	Unsecured	4,959.78	5,400.37	5,400.37	1,567.42	0.00
NAVIENT SOLUTIONS INC O/B/O ECM	Unsecured	2,769.47	2,297.02	2,297.02	666.69	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	22,060.72	21,583.93	21,583.93	21,583.93	3,600.82
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,383.05	1,410.25	1,410.25	409.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,287.67	4,637.39	4,637.39	1,345.97	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	680.70	797.20	797.20	231.38	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,870.89	1,901.06	1,901.06	551.77	0.00
QUANTUM3 GROUP LLC AGENT - CC	Secured	NA	3,189.84	3,189.84	3,189.84	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	431.73	525.39	525.39	152.50	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	442.83	582.58	582.58	169.10	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,301.53	1,557.63	1,557.63	452.10	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	694.09	694.09	201.46	0.00
QUANTUM3 GROUP LLC AGNT - STE	Secured	429.85	450.43	450.43	450.43	187.04

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CITI CARD USA*++	Unsecured	1,516.89	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH- PHYS	Unsecured	131.50	131.50	131.50	27.69	0.00
UPMC COMMUNITY MEDICINE	Unsecured	754.41	1,263.86	1,263.86	366.83	0.00
WORLDS FOREMOST BANK - CABEL	Unsecured	870.89	965.07	965.07	280.11	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$84,929.21	\$0.00
Mortgage Arrearage	\$8,673.07	\$8,673.07	\$0.00
Debt Secured by Vehicle	\$21,583.93	\$21,583.93	\$3,600.82
All Other Secured	\$3,640.27	\$3,640.27	\$187.04
TOTAL SECURED:	\$33,897.27	\$118,826.48	\$3,787.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,366.37	\$1,366.37	\$0.00
TOTAL PRIORITY:	\$1,366.37	\$1,366.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,587.94	\$14,382.20	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$11,567.58</u>
Disbursements to Creditors	<u>\$138,362.91</u>
TOTAL DISBURSEMENTS :	<u>\$149,930.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.